CLAIMS

What is claimed is:

- 1. A wafer-level chip scale package, comprising:
- a chip pad over a substrate;
- a re-distributed line (RDL) pattern on the chip pad; and
- an insulating layer covering a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material.
- 2. The package of claim 1, further comprising a stud bump on the portion of the RDL pattern not covered by the insulating layer.
 - 3. The package of claim 2, further comprising a solder ball on the stud bump.
- 4. The package of claim 1, further comprising a passivation layer between the substrate and the RDL pattern.
- 5. The package of claim 1, wherein the substrate contains an integrated circuit in communication with the chip pad.
- 6. The package of claim 1, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.
- 7. The package of claim 1, wherein the chip pad and the RDL pattern comprise aluminum.
 - 8. The package of claim 2, wherein the stud bump comprises Cu.
 - 9. The package of claim 8, wherein the stud bump is a coined stud bump.

- 10. The package of claim 2, wherein there is no under bump metal between the chip pad and the RDL pattern.
 - 11. A wafer-level chip scale package, comprising:
 - a chip pad over a substrate;
 - a re-distributed line (RDL) pattern on the chip pad;
- an insulating layer covering a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material; and
 - a stud bump on the portion of the RDL pattern not covered by the insulating layer.
 - 12. The package of claim 11, further comprising a solder ball on the stud bump.
- 13. The package of claim 11, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.
- 14. The package of claim 11, wherein there is no under bump metal between the chip pad and the RDL pattern.
 - 15. A packaged semiconductor device, comprising:
 - a chip pad over a substrate;
 - a re-distributed line (RDL) pattern on the chip pad;
- an insulating layer covering a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material; and
 - a stud bump on the portion of the RDL pattern not covered by the insulating layer.
 - 16. The device of claim 15, further comprising a solder ball on the stud bump.

- 17. The device of claim 15, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.
- 18. The device of claim 15, wherein there is no under bump metal between the chip pad and the RDL pattern.
- 19. An electronic apparatus containing a packaged semiconductor device, the device comprising:

a chip pad over a substrate;

a re-distributed line (RDL) pattern on the chip pad;

an insulating layer covering a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material; and

a stud bump on the portion of the RDL pattern not covered by the insulating layer.

20. A method for making wafer-level chip scale package, comprising:

providing a chip pad over a substrate;

providing a re-distributed line (RDL) pattern on the chip pad;

providing an insulating layer covering a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material; and

providing a stud bump on the portion of the RDL pattern not covered by the insulating layer.

21. The method of claim 20, further comprising providing a solder ball on the stud bump.

- 22. The method of claim 20, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.
- 23. The method of claim 20, wherein there is no under bump metal between the chip pad and the RDL pattern.
 - 24. A method for making wafer-level chip scale package, comprising:

providing a substrate with a passivation layer on a portion thereof;

forming a chip pad on a portion of the substrate not containing the passivation layer;

forming a metal layer on the chip pad and a portion of the passivation layer;

forming an insulating layer on a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material; and

forming a stud bump on the portion of the RDL pattern not covered by the insulating layer.

- 25. The method of claim 24, further comprising providing a solder ball on the stud bump.
- 26. The method of claim 24, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.
- 27. The method of claim 24, including forming the insulating layer without using a high temperature curing process.
- 28. The method of claim 24, wherein there is no under bump metal between the chip pad and the RDL pattern.

- 29. The method of claim 24, including forming the stud bump by an electroplating process or by wire bonding.
- 30. The method of claim 29, including forming the stud bump by wire bonding a Pd coated copper wire to the RDL pattern using a capillary.
- 31. The method of claim 30, wherein the wire bonding process provides the stud bump with a coined shape.
 - 32. A method for making a package semiconductor device, comprising: providing a chip pad over a substrate;

providing a re-distributed line (RDL) pattern on the chip pad;

providing an insulating layer covering a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material; and

providing a stud bump on the portion of the RDL pattern not covered by the insulating layer.

33. A method for making an electronic apparatus containing a packaged semiconductor device, the method comprising:

providing a packaged semiconductor device containing a chip pad over a substrate, a re-distributed line (RDL) pattern on the chip pad, an insulating layer covering a portion of the RDL pattern with the insulating layer comprising a non-polymeric dielectric material, and then providing a stud bump on the portion of the RDL pattern not covered by the insulating layer; and mounting the packaged semiconductor device on a circuit board.